

Applicant: Goldberg et al.
Application No.: 10/040,999

This listing of claims will replace all prior versions, and listings, of claims in the application:

IN THE CLAIMS

1. (currently amended) In a communication system providing a communications link between electronic devices via at least one network, a method for selecting a payment provider to pay for communication services, the method comprising: the steps of;

(a) providing, in ~~an~~ a calling electronic device ~~requesting a communications link with a called electronic device~~, data identifying a plurality of alternative payment providers;

(b) said calling electronic device initiating a request for a communications link with a called electronic device;

(c) said calling electronic device communicating the data identifying the alternative payment providers to said network via said communications link system;

(d) ~~the communication system~~ said network contacting ~~another~~ a first one of the ~~identified~~ alternative payment providers requesting acceptance of the a payment request associated with the communications link; and

(e) said ~~communication system~~ network contacting ~~another~~ a second one of said alternative payment providers upon refusal of the first ~~contacted~~ alternative

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payment provider to accept responsibility for said payment request, without need for further interfacing with a user of the calling ~~subscriber~~ electronic device.

2. (original) The method of claim 1 further comprising providing the calling electronic device with a subscribing identity module (SIM) card and inserting the data provided in step (a) into said SIM card.

3. (original) The method of claim 2 wherein said SIM card is removably inserted into the calling electronic device.

4. (original) The method of claim 2 wherein the data of step (a) entered into the SIM card is transferred to another storage device in the calling electronic device.

5. (currently amended) The method of claim 1 wherein said calling electronic device is one of a group of devices including a wireless cell phone, personal digital assistant (PDA), personal computer (PC), facsimile apparatus and self propelled vehicle ~~and storing the data of step (a) therein~~.

6. (currently amended) The method of claim 1 wherein said ~~communications system~~ network includes a first public land mobile network ~~home~~ (PLMN) which is

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the home network for the calling electronic device and a second PLMN visited by said calling electronic device during a roaming mode, wherein step (c) further includes said ~~visited~~ second PLMN receiving said ~~information data identifying said relating to~~ alternative payment providers from said calling electronic device and forwarding said ~~information data~~ to said ~~home~~ first PLMN for subsequent transfer to a selected one of said alternative payment provider providers.

7. (currently amended) The method of claim 1 wherein said ~~communication system network~~ comprises a home public land mobile network (~~home~~ PLMN) servicing said calling electronic device, whereby said ~~information data~~ identifying said alternative payment providers is stored ~~includes storing said information~~ in a storage device in said calling electronic device.

8. (currently amended) The method of claim 7 wherein said ~~the~~ calling electronic device is a wireless mobile cell phone, and said storage device is a subscriber identity module (SIM) card, whereby ~~wherein~~ said ~~information data~~ identifying said alternative payment providers is stored in said SIM card, and said SIM card is removably inserted into said mobile ~~cellular~~ cell phone.

9. (currently amended) The method of claim 1 wherein one of said alternative

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payment providers provides credit card services for ~~a user of~~ the calling electronic device and, upon acceptance of said ~~a request for~~ payment request ~~from said~~ ~~communication system~~, provides authorization to said network ~~communication system~~; and

wherein said network ~~communication system~~, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

10. (currently amended) The method of claim 1 wherein one of said alternative payment providers provides debit card services for ~~a user of~~ the calling electronic device and, upon acceptance of said ~~a request for~~ payment request ~~from said~~ ~~communication system~~, provides authorization to said network ~~communication system~~; and

wherein said network ~~communication system~~, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

11. (currently amended) The method of claim 1 wherein a preferred one of said alternative payment ~~provider~~ providers provides calling card services for the calling electronic device and, upon acceptance of said ~~a request for~~ payment request ~~from~~

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~~said communication system~~, provides authorization to said network communication systems; and

wherein said network communication system, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

12. (currently amended) The method of claim 1 wherein one of said a alternative payment providers provides pre-paid calling card services for the user of the calling electronic device and, upon acceptance of said a request for payment request ~~from said communication system~~, provides authorization to said network communication system; and

wherein said network communication system, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

13. (currently amended) The method of claim 1 further comprising storing subscriber authorization data in the calling electronic device requiring that the network communication system requests the user of the calling electronic device subscriber to authorize a the communications link in addition to a one of the alternative payment ~~provider~~ providers accepting ~~that~~ responsibility for said

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payment request, and further including said network ~~communications system~~ requesting said user ~~calling subscriber~~ to provide authorization responsive to receipt of the subscriber authorization data; and

said ~~calling subscriber~~ user transmitting a signal via the calling electronic device to the network ~~communication system~~ responsive to the request for authorization.

14. (currently amended) The method of claim 13 wherein the network ~~communication system~~, upon receipt of the a signal transmitted by the user ~~indicating a refusal to authorize payment~~ ~~calling subscriber=s response~~, terminates the communications link ~~responsive to receipt of a refusal to authorize the payment from the calling subscriber~~.

15. (currently amended) The method of claim 13 wherein the network ~~communication system~~, upon receipt of the a signal transmitted by the user ~~indicating authorization of payment~~ ~~calling subscriber=s response~~, completes the ~~communication~~ communications link ~~responsive to receipt of a reply from the calling subscriber authorizing payment~~.

16. (currently amended) The method of claim 1 wherein said network

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communications system, responsive to receipt of a request from a said user calling subscriber, calculates a cost of establishing a communications link and conveys a ~~result of a calculation~~ the calculated cost to the first alternative payment provider contacted at step (d).

17. (currently amended) The method of claim 16 wherein the calculation step ~~includes taking~~ takes into account factors affecting a cost of the communications link.

18. (currently amended) The method of claim 17 wherein the ~~step of taking into account factors effecting a cost of a communications link includes determining~~ calculation determines the time of day, day of week, nature of the information to be transmitted, and distance between calling and called electronic devices.

19. (currently amended) The method of claim 1, further comprising;
said network examining costs charged by the alternative payment providers designated by the user ~~calling subscriber~~ and determining the most cost-efficient payment provider.

20. (currently amended) The method of claim 19 further comprising;
said network ~~communication system~~ contacting the most cost-efficient

payment provider requesting authorization.

21. (currently amended) A communication system for ~~providing a communication link between electronic devices and capable of~~ selecting a payment provider to pay for communication services, the system comprising;

at least one network; and

a calling electronic device having data provided therein that identifies a plurality of alternative payment providers, one of said electronic devices having means for requesting a communications link with a called electronic device data, said one electronic device having means for identifying a plurality of payment providers; wherein:

said calling electronic device initiates a request ~~including means for initiating a communications link with the~~ a called electronic device ~~communication system and means for communicating~~ communicates the data identifying the alternative payment providers to said communication system network via said communications link;

~~the communication system~~ said network contacts a first ~~including means for contacting~~ one of said alternative payment providers requesting acceptance of a payment request associated with the communications link; and

said ~~system including means for~~ network contacting ~~another~~ a second one of

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said alternative payment providers upon refusal of the first ~~mentioned~~ alternative payment provider to accept responsibility for said payment request, without need for further interfacing with a user of the calling subscriber electronic device .

22. (currently amended) The system of claim 21 wherein said ~~identifying~~ provided data is stored in a subscriber identity module (SIM) card which is removably inserted into the calling electronic device.

23. (currently amended) The system of claim 21 wherein said calling electronic device is one of a group of devices including a wireless cell phone, personal digital assistant (PDA), personal computer (PC), facsimile apparatus, and self propelled vehicle ~~having the identifying data stored therein~~.

24. (currently amended) The system of claim 21 wherein said ~~communication~~ system network includes a first public land mobile network (PLMN) which is the home network for the calling electronic device and a second PLMN visited by said calling electronic device during a roaming mode, wherein, said second PLMN ~~includes means for receiving~~ receives said ~~information~~ data identifying said ~~relating~~ to alternative payment providers from said calling electronic device and ~~forwarding~~ forwards said ~~information~~ data to said ~~home~~ first PLMN for subsequent transfer to

the a selected one of said alternative payment ~~provider~~ providers.

25. (currently amended) The system of claim 21 wherein said network is comprises a home public land mobile network (PLMN) servicing said calling electronic device, whereby said ~~information~~ data identifying said alternative payment providers is stored in ~~includes~~ a storage device ~~for storing information~~ in said calling electronic device.

26. (currently amended) The ~~method~~ system of claim 25 wherein said ~~the~~ calling electronic device is a wireless mobile cell phone, and said storage device is a subscriber identity module (SIM) card, whereby ~~wherein~~ said ~~information~~ data identifying said alternative payment providers is stored in said SIM card, and said SIM card is removably inserted into said mobile cell phone.

27. (currently amended) The ~~method~~ system of claim 21 wherein one of ~~the~~ said alternative payment providers provides credit card services for the calling electronic device and ~~includes means, responsive to~~ upon acceptance of a request for payment from said network ~~communications system, for providing~~ provides authorization to said network; and

wherein said ~~communication system includes means responsive to~~ network,

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upon receipt of said authorization, provides ~~for providing~~ the communications link requested by the calling electronic device.

28. (currently amended) The system of claim 21 wherein one of said alternative payment providers provides debit card services for ~~a user of~~ the calling electronic device and ~~includes means, responsive to~~ upon acceptance of a request for payment from said network ~~communications system, for providing~~ provides authorization to said network; and

wherein said ~~communication system includes means responsive to~~ network, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

29. (currently amended) The system of claim 21 wherein a preferred one of said alternative payment providers provides calling card services for the calling electronic device and ~~includes means, responsive to~~ upon acceptance of a request for payment from said network ~~communication system, for providing~~ provides authorization to said network; and

wherein said network, upon ~~communications system includes means responsive to~~ receipt of said authorization, provides ~~for providing~~ the communications link requested by the calling electronic device.

30. (currently amended) The system of claim 21 wherein one of said alternative payment providers provides pre-paid calling card services for the calling electronic device and, upon acceptance of ~~includes means responsive to~~ a request for payment from said network, ~~communications system~~ provides authorization to said network; and

wherein said ~~communications system includes means responsive to~~ network, upon receipt of said authorization, provides ~~for providing~~ the ~~communication~~ communications link requested by the calling electronic device.

31. (currently amended) The system of claim 21 wherein the data identifying said alternative service providers ~~stored information~~ further includes subscriber authorization ~~information~~ data requiring that the ~~communications system~~ network requests ~~to request~~ the user of the calling electronic device subscriber to authorize the communications link in addition to one of a the alternative payment ~~provider~~ providers accepting responsibility for said payment request, wherein said user transmits a signal via the calling electronic device to the network ~~when the payment provider accepts that responsibility; and~~

~~said communication system includes means responsive to receipt of said authorization information for requesting said calling subscriber to provide~~

~~authorization; and~~

~~said calling subscriber transmitting a signal to the communication system~~
responsive to the request for authorization.

32. (currently amended) The system of claim 31 wherein said network, upon ~~communication system includes means responsive to~~ receipt of a signal transmitted by the user indicating a refusal to authorize payment, terminates calling subscriber's response for terminating the communications link responsive to receipt of a refusal to authorize payment from the calling subscriber.

33. (currently amended) The system of claim 31 wherein said network, upon ~~communication system includes means responsive to~~ receipt of a signal transmitted by the user indicating the user's authorization of payment, completes calling subscriber's response for completing the communication communications link responsive to receipt of a reply from the calling subscriber authorizing payment.

34. (currently amended) The system of claim 31 ~~1~~ wherein said network, ~~communications system includes means~~ responsive to receipt of a request for a from said user, calculates calling subscriber for calculating a cost of establishing a communications link and ~~means for conveying~~ conveys a result of a calculation the

calculated cost to a the first alternative payment provider.

35. (currently amended) The system of claim 34 wherein the calculated cost ~~takes calculating means includes means for taking~~ into account factors affecting a cost of the communications link.

36. (currently amended) The system of claim 34 wherein the calculated cost is determined based on ~~the means for taking into account factors effecting a cost of a communications link includes means for determining~~ time of day, day of week, nature of the information to be transmitted, and distance between calling and call parties.

37. (currently amended) The system of claim 21 ~~1~~ wherein the ~~communication system further comprises; means for examining~~ network examines costs charged by the alternative payment providers identified in the calling electronic device and ~~requesting requests~~ the most cost efficient one of the alternative payment providers ~~provider~~ to accept responsibility for said ~~honor the~~ payment request.

38. (currently amended) In a communication system providing a communications link between electronic devices via at least one network, a method

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for selecting a payment provider to pay for communication services, the method comprising: the steps of;

(a) providing, in ~~an~~ a calling electronic device ~~requesting a communications link with a called electronic device,~~ data identifying a plurality of alternative payment providers;

(b) said calling electronic device initiating a request for a communications link with a called electronic device;

(c) said calling electronic device communicating the data identifying the alternative payment providers to said network via said communications link system;

(d) said ~~communication-system~~ network determining which one of the alternative payment providers is most cost-efficient; and

(e) said network contacting the one most cost-efficient alternative payment provider to request authorization for payment.

39. (currently amended) The method of claim 38 wherein step (d) further includes determining cost efficiency based on rewards programs.

40. (currently amended) The method of Claim 38 wherein step (d) further includes determining cost efficiency based on a rewards programs in combination with evaluating costs of the alternative payment providers.

41. (currently amended) A communication system for ~~providing a communication link between electronic devices and capable of~~ selecting a payment provider to pay for communication services, the system comprising;

at least one network; and

a calling electronic device having data provided therein that identifies a plurality of alternative payment providers, one of said electronic devices having means for requesting a communications link with a called electronic device data, said one electronic device having means for identifying a plurality of payment providers;
wherein:

said calling electronic device initiates a request including means for initiating a communications link with ~~the communication system~~ a called electronic device and ~~means for communicating~~ communicates the data identifying the alternative payment providers to said communication system network via said communications link; and

~~means for said network~~ examining costs charged by the alternative payment providers identified in the calling electronic device and means for requesting the most cost efficient payment provider to accept responsibility for honor a payment request associated with the communications link.

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42. (currently amended) The system of claim 41 wherein the ~~means for examining costs further includes means for evaluating~~ network evaluates rewards programs offered by the alternative payment providers in combination with the costs charged by the alternative payment providers.